

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION

In re:	Case No. 23-22788JAD
PAUL NOVAK	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/29/2023.
- 2) The plan was confirmed on 07/25/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2025.
- 5) The case was dismissed on 01/10/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$251,475.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,000.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$9,000.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$540.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$540.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	1,900.00	NA	NA	0.00	0.00
DEUTSCHE BANK NTC - TRUSTEE ET	Secured	0.00	155,415.04	0.00	8,455.00	0.00
DEUTSCHE BANK NTC - TRUSTEE ET	Secured	0.00	115,030.00	115,030.00	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	3,000.00	8,498.96	8,498.96	0.00	0.00
GRB LAW	Secured	85,000.00	NA	NA	0.00	0.00
GRB LAW	Secured	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	NA	909.05	909.05	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	196.66	196.66	0.00	0.00
PINK DOGWOOD 13 LLC	Unsecured	NA	5,510.17	5,510.17	0.00	0.00
PYOD LLC	Unsecured	NA	325.07	325.07	0.00	0.00
QUANTUM3 GROUP LLC - AGENT GE	Unsecured	NA	344.47	344.47	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
SANTANDER CONSUMER USA**	Unsecured	21,425.00	NA	NA	0.00	0.00
WHITEHALL BOROUGH (STORMWAT)	Secured	NA	984.68	984.68	0.00	0.00
WHITEHALL BOROUGH (STORMWAT)	Secured	NA	1,370.82	1,370.82	0.00	0.00
WHITEHALL BOROUGH (SWG)	Secured	NA	3,652.59	3,652.59	0.00	0.00
WHITEHALL BOROUGH (SWG)	Secured	NA	9,702.25	9,702.25	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$8,455.00	\$0.00
Mortgage Arrearage	\$115,030.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,710.34	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$130,740.34</b>	<b>\$8,455.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5.00	\$5.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$15,784.38</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$540.00</u>
Disbursements to Creditors	<u>\$8,460.00</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,000.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/13/2025

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.